

AR48



Confederation Life Annual Report 1968
ASSOCIATION



Canadian confederation was just four years old when Confederation Life was established in 1871. The country's growth and our own have had many parallels. We are particularly proud of our share in two major achievements. At home we have helped make Canadians the world's largest per capita owners of life insurance. Internationally, we have been contributing for 67 years to Canada's record as the greatest exporter of life insurance.



Canada

Canada Much of Confederation Life's sound growth is due to the firm foundations laid in 1871. While it has become an international organization of proud repute, Canada still remains its largest single marketing area. Products and services are under constant review.





United States

United States We entered this area in 1926 and are now licensed in 35 states. There has been marked expansion in recent years and the present rate of development is to be continued.



United Kingdom

United Kingdom Confederation Life has been a familiar name in the United Kingdom since 1906 and we now have 29 branches. Organizational and marketing operations have gradually become almost identical to North American techniques.





Jamaica



Trinidad



Barbados

Commonwealth Caribbean What was to become a major program of marketing life insurance abroad began in 1902. Branches in Jamaica and Trinidad and Tobago were followed later by representation in Barbados and islands of the Eastern Caribbean.



Dominican Republic



Puerto Rico



Venezuela

Spanish-speaking Caribbean Branches were opened in Dominican Republic in 1930 and in Puerto Rico in 1934. We commenced business in Venezuela in 1945 and have been represented there since 1967 by an affiliate, La Confederación del Canadá Venezolana, C.A.



1968 ACHIEVEMENTS AT A GLANCE

	1967	1968
New Business—Premiums		
Individual	\$ 8,638,000	\$ 10,658,000
Group	9,218,000	13,672,000
New Business—Amounts		
Individual Life	377,724,000	451,662,000
Group Life	301,283,000	507,803,000
Business in Force—Amounts		
Individual Life	2,416,486,000	2,642,541,000
Group Life	2,374,075,000	2,979,979,000
Annuities and Pensions (Equivalent Basis)	724,437,000	778,961,000
Health Insurance in Force—Premiums	35,212,000	44,894,000
Benefits		
Contractual Payments to Policyowners and Beneficiaries	85,027,000	94,234,000
Premium Refunds to Policyowners	10,955,000	10,664,000
Assets	693,138,000	737,329,000
Reserved Surplus	55,431,000	58,429,000
Rate of Investment Income Earned Net of Investment Expenses	6.17%	6.19%

ANNUAL REPORT OF THE DIRECTORS



John K. Macdonald, President

Before reporting on the results achieved in 1968 the Directors record their regret on the resignations of Mr. George M. Black, Jr., appointed to the Board in 1956, and Mr. J. Lyman Trumbull, appointed to the Board in 1945.

We welcome to the Board Sir Ralph Perring, Bt., of London, England. This is the first time that the Board of Directors has included a resident of the United Kingdom, where the Association has a rapidly increasing number of policyholders.

The year 1968 was highly successful by all standards—in comparison with previous years, with the results of our competitors and with the demanding targets which we set for ourselves. Looking first at the sale of new policies, annual premiums on these amounted to \$24,330,000, an increase of 36% over 1967. Of this total, \$10,658,000 was from Individual policies and \$13,672,000 from Group policies.

New Individual Life Insurance sold amounted to \$451,662,000 and new Group Life Insurance to \$507,803,000. Life Insurance in force has now reached \$5,622,520,000. In addition, health insurance and pension bene-

fits have become increasingly important in our operations and now represent close to half of our business.

Income in 1968 rose to \$180,916,000. Of this amount \$138,443,000 came from premiums paid by policyholders, while \$42,473,000 came from income earned through our investment operations.

Investment results are a major factor in our ability to offer insurance services at attractive, competitive rates. During 1968, funds invested by the Association earned income at the rate of 6.19% after deducting investment expenses.

Payments to beneficiaries amounted to \$22,190,000 and payments to living policyholders to \$82,707,000. Payments under Health Insurance contracts now represent almost half of the payments made to living policyholders.

1968 in Review

At the end of 1968 we took the final step in the mutualization program which was begun in 1958. Confederation Life is now a mutual company. The excellent financial results of the past few years have enabled us to accomplish the purchase of shares at no cost to the participating policyholders who are now the owners of the Association.

With a history of past successes, it is most important that we continue to guard against complacency and that we intelligently and aggressively plan for the future. Our long range corporate plans ensure that all our energies are directed toward the opportunities of markets that are growing. Each year since the beginning of this planning process, our results have encouraged us to set increasingly ambitious future objectives.

Careful study is being given to the changing environments in which the industry and our company will be operating and to the design

of products and services in areas that will meet the requirements of a public that is growing in size and changing in needs, habits and desires.

Public response to new products has been most encouraging. Individual policies which combine the guarantees of life insurance contracts with the growth potential of funds invested in stocks continue to increase in popularity. These and other products, specially designed to meet the needs of the future, have played a large part in our growth in sales.

Among new Group products, we are featuring Pension Funds that are geared to the changing cost of living and emphasize the investment services which we can provide to our clients.

We have continued our program of vigorous expansion in all areas where we operate, with new offices being opened to aid our marketing plans and to give better service to our clients. Expansion has been particularly successful in the United States, where licenses were obtained in 9 additional states, bringing to 35 the number of states in which we now operate.

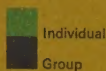
La Confederación del Canadá Venezolana, C.A., our affiliated company in Venezuela, completed its first full year of operation with results that have been satisfactory. The results of the affiliate are excluded from the figures in this report.

The Directors convey their congratulations to the world-wide organization of Confederation Life for the fine results of 1968 and join each member of the staff in looking forward to the challenges of future years.

A stylized, handwritten signature in dark ink, likely belonging to John K. Macdonald, the President.

President

Life Insurance in Force



1948 \$894,000,000



1958 \$2,118,000,000



1968 \$5,623,000,000



New Life Insurance Business



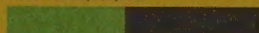
1948 \$121,000,000



1958 \$292,000,000



1968 \$959,000,000



Assets

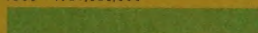
1948 \$231,000,000



1958 \$411,000,000



1968 \$737,000,000

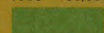


Payments to Policyowners and Beneficiaries

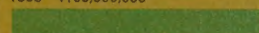
1948 \$16,000,000



1958 \$38,000,000



1968 \$105,000,000

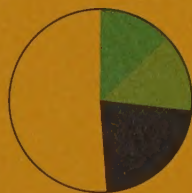


Premiums on New Sales by Region

Individual

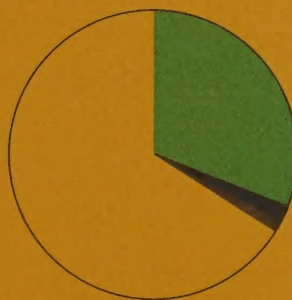


1968	
Canada	\$ 4,961,000
United States	2,383,000
United Kingdom	2,049,000
Caribbean	1,266,000
Total	\$10,658,000



1958	
Canada	\$2,604,000
United States	642,000
United Kingdom	673,000
Caribbean	1,118,000
Total	\$5,037,000

Group



1968	
Canada	\$ 8,963,000
United States	4,312,000
Caribbean	324,000
Other Countries	73,000
Total	\$13,672,000



1958	
Canada	\$2,061,000
United States	178,000
Caribbean	50,000
Total	\$2,289,000



The areas of the circles dramatically illustrate the growth in sales during the past 10 years

STATEMENT OF OPERATIONS FOR THE YEAR ENDED DECEMBER 31, 1968

	1967	1968
Amounts Received		
Premiums from Policyowners	\$122,165,411	\$138,443,238
Interest, Dividends and Rents from Investments, less Investment Expenses	<u>40,249,075</u>	<u>42,473,400</u>
	<u>\$162,414,486</u>	<u>\$180,916,638</u>
Amounts Paid or Set Aside for Future Payment		
Death Claims	\$ 22,421,411	\$ 22,190,774
Endowments Matured	9,735,498	9,573,502
Annuity Payments	5,442,625	6,107,852
Disability and Health Benefits	28,476,215	34,897,451
Surrender Payments	16,872,832	19,272,505
Interest to Policyowners	2,078,433	2,191,634
Premium Refunds to Policyowners	<u>10,955,314</u>	<u>10,664,044</u>
For Policyowners and Beneficiaries	\$ 95,982,328	\$104,897,762
Increase in funds necessary for future contract payments and premium refunds	30,526,482	35,370,122
Service, Sales and Administration Expenses	26,617,728	31,072,158
Government Taxes and Licence Fees	2,714,582	2,935,400
Profits and Losses on investment transactions and adjustments of asset values	3,566,995	3,029,065
(This includes writedowns of \$100,000 in 1968, and \$700,000 in 1967 pertaining to the Association's capital stock acquired under mutualization plan)		
Transfer (from) Policyowners' Insurance and Annuity Reserve	(4,105,318)	(348,676)
Transfer to Contingency Reserve	4,456,142	963,000
Increase in Reserved Surplus	<u>2,655,547</u>	<u>2,997,807</u>
	<u>\$162,414,486</u>	<u>\$180,916,638</u>

BALANCE SHEET AS AT DECEMBER 31, 1968

Assets which assure fulfilment of liabilities	1967	1968
Bonds and Stocks	\$307,097,860	\$327,158,122
The values of these securities are shown at amortized cost or less. In the aggregate, these values are less than those authorized by the Department of Insurance, Canada.		
Mortgage Loans and Sale Agreements on Real Estate	282,116,014	287,065,607
Segregated Investments	18,475,944	27,559,349
Head Office Premises and Properties Purchased for Income	19,555,196	25,352,097
Loans on Policies	39,275,003	43,705,250
Policyowners have borrowed these monies by using their policies as collateral security.		
Cash on Hand in Banks, Including Time Deposits	4,006,135	721,180
These cash balances are carried to make prompt payment of all liabilities falling due.		
Interest and Rents Earned but not yet Received	8,371,357	8,861,151
Interest on investments is earned continuously, but is collected only on specific interest due dates.		
Premiums in Course of Collection and Other Assets	14,240,319	16,907,125

Auditors' Report

We have examined the balance sheet of Confederation Life Association as at December 31, 1968 and the statement of operations for the year then ended. Our examination included a general review of the accounting procedures and such tests of accounting records and other supporting evidence as we considered necessary in the circumstances; the liability to provide for payments guaranteed under insurance and annuity contracts and the premium refunds to be paid to policyowners were determined and certified by the Association's Actuary.

Based on our examination and the certificate of the Actuary, we report that in our opinion these financial statements present fairly the financial position of the Association as at December 31, 1968 and the results of its operations for the year then ended.

The assets and liabilities in currencies other than Canadian are shown at book rates which approximate current rates. If current rates had been used, the surplus as shown would be increased.

Toronto, Canada, January 15, 1969

Clarkson, Gordon & Co., Chartered Accountants.

\$693,137,828

\$737,329,881

Liabilities to policyowners, beneficiaries and others	1967	1968
Policyowners' Insurance and Annuity Reserve	\$527,656,819	\$552,938,194
The amount required, in addition to future premiums and interest, to ensure the payment of benefits under insurance and annuity contracts.		
Policyowners' Deposits at Interest	37,451,215	40,169,201
Policy proceeds, premium refunds and amounts to pay future premiums left with the Association to be accumulated at interest.		
Segregated Funds	18,475,944	27,559,349
Policy Benefits in Process of Payment	19,576,331	20,367,870
Claims for which documents not complete and provision for those of which advice not yet received.		
Premium Refunds to Policyowners	10,774,057	13,304,599
Provision for refunds payable in the next and later years.		
Other Liabilities	9,420,211	10,246,610
Amounts received and not yet allocated together with provision for taxes and other expenses.		
Contingency Reserve	13,352,000	14,315,000
Capital Stock	1,000,000	—
The mutualization program was completed and the capital stock cancelled in 1968.		
Reserved Surplus	55,431,251	58,429,058
This amount is held in reserve to reinforce the Association's security.		
	<u><u>\$693,137,828</u></u>	<u><u>\$737,329,881</u></u>

STATEMENT OF ASSETS

The Assets of The Association were invested as at December 31, 1968, in the following manner:

12.95%	Bonds		
	<i>Government</i>		
	Governments of Canada, United Kingdom, British Commonwealth and United States of America	\$ 43,914,917	
	Canadian Provinces	38,603,031	
	Other	<u>12,936,512</u>	
	Total Government Bonds	<u>\$ 95,454,460</u>	
3.14	<i>Municipal</i>	<u>\$ 23,170,775</u>	
20.24	<i>Other Bonds</i>		
	Public Utilities and Transportation	\$ 37,486,599	
	Industrial and Miscellaneous	<u>111,767,114</u>	
	Total Other Bonds	<u>\$149,253,713</u>	
	Total Bonds	<u>\$267,878,948</u>	
8.04	Stocks		
	Preferred	\$ 4,767,330	
	Common	54,511,844	
	Total Stocks	<u>\$ 59,279,174</u>	
	Total Bonds and Stocks		\$327,158,122
38.93	Mortgage Loans on Real Estate		287,065,607
3.44	Head Office Premises and Properties Purchased for Income		
	Head Office	\$ 6,636,162	
	Held for Income	<u>18,715,935</u>	
	Total Properties Owned		25,352,097
13.26	Other Assets		97,754,055
<u>100 %</u>	Total Assets		<u>\$737,329,881</u>

DIRECTORS

J. K. Macdonald, President

Director, Canada Permanent
Companies

Director, Consumers' Gas Company

D. A. McIntosh, Q.C., Vice-President

Director, Argus Corporation Limited
Director, Bank of Montreal

J. P. R. Wadsworth, Vice-President

Vice-Chairman, Canadian Imperial
Bank of Commerce

Director, Holt Renfrew & Company
Limited

R. F. Chisholm, O.B.E.

Executive Vice-President and Director,
Dominion Stores Limited
Director, R.L. Crain Limited

P. P. Daigle

Director, RCA Victor Company Limited
Director, Dominion Stores Limited

J. C. Davidson

Executive Vice-President,
Confederation Life Association

H. G. De Young

General Manager, New Zealand
Steel Limited

C. M. Harding, O.B.E.

Chairman of the Board,
Harding Carpets Limited
Director, The Toronto-Dominion Bank

T. E. Ladner, D.S.C., Q.C.

Director, Wire Rope Industries
of Canada Ltd.
Director, Western Canada Steel Limited

G. E. Mara

President and Director,
William Mara Company Limited
Director, Formosa Spring Brewery
Limited

R. H. L. Massie

President, The Dominion Insurance
Corporation
Director, Firemen's Insurance
Company of Newark, New Jersey

H. C. F. Mockridge, Q.C.

Director, The International Nickel
Company of Canada, Limited
Director, Bank of Montreal

A. Monast, Q.C.

Vice-President and Director,
Canadian Imperial Bank of Commerce
Director, Noranda Mines Limited

Sir Ralph Perring, Bt.

Chairman, Perring Furnishings Limited
Chairman, British National Exports
Council — Canada

M. O. Simpson, Jr.

Chairman and President, Combined
Engineered Products Limited
Director, Royal Bank of Canada

J. K. Macdonald
President

J. C. Davidson
Executive Vice-President

J. T. Birkenshaw, Corporate Research
Vice-President
C. D. Gossage, O.B.E., M.D., F.R.C.S.(Edin.),
Medical Vice-President

W. J. Pratt, Personnel Vice-President
H. A. W. Smith, B.A., M.D.,
Assistant Vice-President, Medical

OFFICERS

Control B. T. Holmes
Vice-President,
Corporate Administration

P. D. Burns, Administrative
Vice-President, Corporate
M. N. Brooks, Assistant Vice-President,
Data Processing

G. G. Myer, Assistant Vice-President
and Corporate Actuary
R. G. Stitt, Assistant Vice-President
and Comptroller

D. A. Woolridge, Assistant Vice-President,
Programming and Systems Development

Group Insurance D. E. Watts
Vice-President,
Group Insurance

W. A. Allison, Financial Vice-President,
Group Insurance
J. M. Gill, Underwriting Vice-President,
Group Insurance
J. B. Heard, Administrative Vice-President,
Group Insurance
R. E. Malone, Investment Vice-President,
Group Pension Funds

D. A. Telfer, Marketing Vice-President,
Group Insurance
B. W. Carpenter, Assistant Vice-President
for Canada, Group Insurance Marketing
K. T. Paton, Assistant Vice-President
for the Caribbean, Group Insurance
Marketing

W. J. Sweeney, Assistant Vice-President
for the United States, Group Insurance
Marketing
R. L. W. Till, Assistant Vice-President,
Group Pensions

Individual Insurance W. J. D. Lewis
Vice-President,
Individual Insurance

J. H. B. Clover
Vice-President and General
Manager for the
United Kingdom

Canada
G. M. Cameron, Marketing Vice-President
for Canada
D. C. Bennett, Superintendent, Marketing
Support for Canada
M. J. Boyce, Superintendent of Agencies
for Western Canada
J. P. S. Costigane, Superintendent of Agencies
for Atlantic Provinces
F. P. Cronk, Superintendent of Agencies
for Central Canada
R. Gauthier, Superintendent of Agencies
for the Province of Quebec
D. C. Hartry, Superintendent of Agencies
for Toronto
H. W. Merrick, Superintendent of Agencies
for Southwestern Ontario

United States
P. W. Lloyd, Marketing Vice-President
for the United States
R. L. Hymes, Superintendent of Agencies
R. H. Kay, Superintendent of Agencies
D. B. Loveday, Superintendent of Agencies
G. R. Wallace, Superintendent of Agencies

United Kingdom
J. H. B. Clover, Vice-President and General
Manager for the United Kingdom
W. L. Gemmell, Secretary for the
United Kingdom
S. J. Hawkins, Superintendent of Agencies
K. M. Hilton, Superintendent of Agencies
Sir Kenneth Robson, C.B.E., M.A., M.D.,
F.R.C.P. (Lon.), Chief Medical Referee
for the United Kingdom

J. C. H. Tate, Investment Manager for the
United Kingdom
J. H. S. Thomas, Director of Agencies
for the United Kingdom
R. E. White, Chief Actuary for the
United Kingdom

Caribbean
Paul Wortman, Marketing Vice-President
for the Caribbean

Home Office Administration
G. W. Chalmers, Underwriting Vice-President
E. Ruse, Actuarial Vice-President
J. E. Smart, Administrative Vice-President
R. D. Wright, Assistant Vice-President,
Individual Insurance Services

Investment W. J. Farmery
Vice-President, Investments

F. B. Brooks-Hill, Investment Vice-President
for the United States and Caribbean

R. E. Malone, Investment Vice-President
for Canada and the United States,
Common Stocks

A. J. Trusler, Investment Vice-President
for Canada
J. C. H. Tate, Investment Manager for the
United Kingdom

Secretarial M. F. Auden
Vice-President
and Secretary

J. C. Mortimer, Assistant Secretary
W. Wallace, General Auditor

Legal R. M. Bell
Vice-President and
General Counsel

W. R. Learmonth, Assistant Vice-President
and Counsel

SALES ORGANIZATION

Canada

City	Manager
Vancouver	D. R. McDougall
Vancouver-Centre	
Vancouver-Kerrisdale	
Vancouver-Royal	T. E. Wright
Vancouver-West	W. Jahnke
Victoria	W. H. Fuller
Calgary	N. T. Crowell
Edmonton	J. F. Roth
Regina	S. J. McKee
Saskatoon	F. R. Hill
Winnipeg	
Winnipeg-Central	W. A. Hoag
Winnipeg-Manitoba	G. Hunt
Barrie	H. K. Mitchell
Brantford	P. M. Shaughnessy
Hamilton	A. W. Brewer
Kirkland Lake	A. P. Orr
Kitchener-Waterloo	D. R. Armstrong
London	H. H. Thomson
Niagara Peninsula	S. C. Minor
Ottawa	
Ottawa-City	S. D. Robertson
Ottawa-East	E. J. Shirley
Peterboro-Kingston	A. J. Gleeson
Port Arthur	E. M. Scott
Sault Ste. Marie	A. M. Young
Sudbury	D. J. Cahill
Toronto	
Toronto-Central	J. L. Moore
Toronto-City	D. C. Luttrell
Toronto-East	V. Burke
Toronto-Eglinton	W. C. Weaver
Toronto-Forest Hill	J. L. Lyons
Toronto-North	D. G. McEwan
Toronto-West	R. L. Mitchell
Windsor	R. W. McCann
Montreal	
Montreal-Central	M. Paquette
Montreal-City	J. A. L. Heppner
Montreal-East	L. J. Perreault
Montreal-Peel	B. DeZwirik
Montreal-Royal	T. Demos
Montreal-St. James	W. H. Pike
Montreal-St. Laurent	L. A. Baar
Montreal-Victoria	B. Marano

Canada (cont.)	
Quebec (cont.)	
New Brunswick	
Nova Scotia	
Prince Edward Island	
Newfoundland	
United States	
Alabama	
California	
Connecticut	
District of Columbia	
Florida	
Georgia	

City	
Montreal-West	
Quebec	
Sherbrooke	
Three Rivers	
Fredericton	
Saint John	
Halifax	
Charlottetown	
St. John's	
Birmingham	
Los Angeles	
Los Angeles	
Hartford	
Washington	
Fort Lauderdale	
Miami	
Orlando	
Tampa	
Atlanta	

Manager	
J. G. Beausejour	
R. Goyette	
A. Turcotte	
L. Bellerive	
A. G. Andrew	
R. E. Hart	
J. G. Hazel	
V. F. MacDonald	
G. I. Hill	
Manager or General Agent	
A. W. McNeely	
First Financial Insurance Corporation of America	
R. M. Harris, President	
Life Sales Agency of Los Angeles	
W. I. Reaume, President	
Underwriters Service Inc.	
B. B. Kaplan, President	
Alton Inc.	
R. R. Parks, President	
Special Risk Underwriters, Inc.	
E. D. Fuerst, President	
Inter American Life Underwriters Agency, Inc.	
M. Rivera, President	
G. C. Warner & Associates, Inc.	
G. C. Warner, Jr., President	
Craven & Co., Inc.	
R. R. Craven, President	
Capital Planning Corporation	
R. Joe Taylor, President	

United States (cont.)	
Georgia (cont.)	
Hawaii	
Illinois	
Indiana	
Louisiana	
Maryland	
Massachusetts	
Michigan	
New Jersey	

City	
Atlanta	
Atlanta	
Savannah	
Honolulu	
Chicago	
Indianapolis	
New Orleans	
Baltimore	
Silver Spring	
Boston	
Worcester	
Detroit	
Detroit	
Detroit	
Detroit	
Detroit-Southfield	
Flint	
Grand Rapids	
Lansing	
Newark	
Newark	
Manager or General Agent	
Balanced Investment Planning, Inc.	
C. Jim Rice, President	
Murphy & Co. Inc.	
K. J. Murphy, President	
G. E. & A., Inc.	
M. M. Greenfield, President	
D. L. Mikaelian	
Eliel & Loeb Company	
R. T. Mullin Agency, R. T. Mullin, President	
V. J. Bouterie	
Leonhart & Company, Inc.	
W. H. Leonhart, President	
Kaskin Diamond & Associates, Inc.	
W. L. McAree	
J. J. Pietro, Jr.	
The Benyas Corporation	
D. Benyas, President	
Detroit Business Underwriters Inc.	
J. C. Spieser, President	
E. A. Goodman	
Professional Life Underwriters Service, Inc.	
E. R. Mitchell, President	
L. J. Cook	
W. S. Seymour	
R. L. Carpenter	
G. A. Van Norman	
Life Service Agency, Inc.	
W. S. Vogel, President	
Underwriters Service Agency of New Jersey, Inc.	
I. Stein, President	

SALES ORGANIZATION (continued)

INDIVIDUAL (continued)

United States (cont.)	City	Manager or General Agent
New Jersey (cont.)	Orange	Whitney Associates Inc. E. H. Whitney, President
North Carolina	Raleigh	Insurance Consultants Inc. W. S. Mahood, President
Ohio	Akron Cincinnati Cleveland Cleveland-West Cleveland-Brokerage Columbus Steubenville Toledo-Brokerage	R. D. Carothers C. E. Romer L. P. Kastner W. A. Petrak P. W. Haynes F. C. Biggio C. L. Mackall
Oklahoma	Tulsa	S. Bookman & Associates S. Bookman, President
Oregon	Portland	I.M.C., Inc. E. C. Morgan, President
Pennsylvania	Philadelphia Philadelphia-Springfield Pittsburgh Pittsburgh	Yoskin & Co. Inc. J. Yoskin II, President G. H. Reuling, Jr. J. D. Kennon The Wagner Agency H. Wagner, President
Rhode Island	Providence	Underwriters Service Agency of Rhode Island Inc. A. A. Wells, President
Virginia	Arlington Richmond	Leighton E. Johnson Dennison & Tiller
West Virginia	Charleston Wheeling	Young Planning & Service Corp. D. R. Young, President Lackman-Linger Inc. A. W. Lackman, President
Wisconsin	Green Bay	Eldon Bloedorn
Bahamas	Nassau	Booker Corporation Ltd. W. Booker, President

United Kingdom

City

London
London-Brokerage
London-Central
London-City
London-Ealing
London-North
London-Port
London-South
London-Welbeck
London-West End
Belfast
Birmingham-North
Birmingham-South
Brighton
Bristol
Cardiff
Glasgow
Hull
Ipswich
Leeds
Liverpool
Manchester
Newcastle
Nottingham
Plymouth
Preston
Reading
Sheffield
Southampton
Teesside

Caribbean

Barbados

Bridgetown

Dominican Republic

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